

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **William Scott Lang, Jr.
Nikki C Lang**

Case No.: **16-31415**
Judge: **Poslusny**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **March 12, 2019**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney CMS Initial Debtor: WSL Initial Co-Debtor NCL

Part 1: Payment and Length of Plan

a. The debtor shall pay 200.00 Monthly* to the Chapter 13 Trustee, starting on December 1, 2016 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property
Description:
Proposed date for completion: _____

- ☐ Refinance of real property:
Description:
Proposed date for completion: _____

- ☒ Loan modification with respect to mortgage encumbering property:
Description: 2005 Hemlock Lane, Mays Landing, NJ
Proposed date for completion: 8/1/2019

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Chad M Sherwood	Attorney Fees	2,500.00
Melissa Winter	Domestic support obligations	0.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Department of Commerce FCU	2008 Toyota Tundra 200,000 miles Location: 2005 Hemlock Lane, Mays Landing NJ 08330	6,511.00	6,438.77
Department of Commerce FCU	2004 Buick Rendezvous 110,000 miles Location: 2005 Hemlock Lane, Mays Landing NJ 08330	1,516.00	1,948.88

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
HomeBridge Financial Services, Inc.
Jersey Shore Federal Credit Union
Wells Fargo Home Mortgage

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected,

except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: November 8, 2016.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Debtors have been granted trial payments for a loan modification	To reduce payments and no longer pay arrears to mortgage company while making trial payments and seeking approval of loan modification

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$200.00 per month for 2 months, then \$226.00 per month for 2 months, then \$266.00 per month for 16 months, then \$80.00 per month for 40 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 12, 2019

/s/ William Scott Lang, Jr.

William Scott Lang, Jr.

Debtor

Date: March 12, 2019

/s/ Nikki C Lang

Nikki C Lang

Joint Debtor

Date March 12, 2019

/s/ Chad M Sherwood

Chad M Sherwood

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 William Scott Lang, Jr.
 Nikki C Lang
 Debtors

Case No. 16-31415-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

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 Total Noticed: 92

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db/jdb
 cr
 +William Scott Lang, Jr., Nikki C Lang, 2005 Hemlock Lane, Mays Landing, NJ 08330-3918
 +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 516490016 Advocate Advanced Primary Care, PO Box 3001, D34, Voorhees, NJ 08043-0598
 516490017 Allergy and Asthma Center, PO Box 826963, Philadelphia, PA 19182-6963
 516490018 American Coradius International, 35A Rust Lane, Boerne, TX 78006-8202
 516490019 Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645
 516490021 +Atlantic Medical Imaging LLC, PO Box 1564, Indianapolis, IN 46206-1564
 516490022 Atlanticare Clinical Lab, PO Box 785616, Philadelphia, PA 19178-5616
 516490023 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 516490029 CBCS, PO Box 2589, Columbus, OH 43216-2589
 516607344 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516490030 +Cenlar, PO Box 77404, Ewing, NJ 08628-6404
 516490031 Clinical Radiologists Medical Imaging, 27420 Network Place, Chicago, IL 60673-1274
 516490035 Commity Capital/BLNLE, PO Box 182120, Columbus, OH 43218-2120
 516490037 +Cornerstone Plastic Surgery, 401 New Road, Suite 103, Linwood, NJ 08221-1200
 516490038 Dean College, 99 Main Street, Franklin, MA 02038-1994
 516490039 +Department of Commerce FCU, PO Box 17420, Washington, DC 20041
 516692504 +Department of Commerce Federal Credit Union, c/o Silverman Theologou, LLP,
 11200 Rockville Pike, Suite 520, North Bethesda, MD 20852-7105
 516490041 +FBCS, 2200 Byberry Road, Suite 120, Hatboro, PA 19040-3739
 516490044 +Francis A Uzzi, Esquire, 210 Summit Ave, Suite All, Montvale, NJ 07645-1572
 516490042 +Frederick M Coville MD, Cornerstone Plastic Surgery, 401 New Road, Suite 103,
 Linwood, NJ 08221-1200
 516490045 Frost-Arnett Company, PO Box 1022, Wixom, MI 48393-1022
 516691743 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
 516550241 HomeBridge Financial Services, Inc., KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 516490047 Horizon Eye Care, 2401 Vay Avenue, Ocean City, NJ 08226-6240
 516490049 +Jospeh Mann & Creed, 8948 Canyon Falls Blvd, Suite 200, Twinsburg, OH 44087-1900
 516490051 +Lyons Doughty and Veldhuis, 136 Gaither Drive, Suite 100, PO Box 1269,
 Mount Laurel, NJ 08054-7269
 516490052 +Mariner Finance LLC, 5802 East Virginia Beach Blvd, Suite 121, Norfolk, VA 23502-2483
 516689152 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
 516490053 Medical Diagnostic Laboratories, 2439 Kuser Road, Trenton, NJ 08690-3303
 516490054 +Melissa Winter, 7 West Wynccliffe Avenue, Clifton Heights, PA 19018-1227
 516490058 +Mullooly Jeffrey Rooney, PO Box 9036, Syosset, NY 11791-9036
 516490059 NES, 29125 Solon Road, Solon, OH 44139-3442
 516490060 +Orthopaedic Associates, 2101 Medical Park Drive, Suite 110, Silver Spring, MD 20902-4053
 516490061 PayACEI, 205 South Whiting Street, Suite 500, Alexandria, VA 22304-3632
 516490063 Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516490064 R&R Professional Recovery, PO Box 21575, Baltimore, MD 21282-1575
 516490065 +Recon Ortho Assoc II Pc, PO Box 757910, Philadelphia, PA 19175-7910
 516490066 +Resorts Casino, 1133 Boardwalk, Atlantic City, NJ 08401-7395
 516490067 +Rickart Collection Systems Inc, 575 Milltown Road, PO Box 7242,
 North Brunswick, NJ 08902-7242
 516490068 +Rothman Institute, 925 Chestnut Street, Philadelphia, PA 19107-4290
 516490069 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
 516490070 Selip & Stylianou, PO BVox 363, Woodbury, NY 11797-0363
 516490071 South Jersey Gastroenterology, 406 Lippincott Srive, Suite E, Marlton, NJ 08053-4168
 516490072 +Sunrise Credit Services, 234 Airport Plaza Blvd, Suite 4, Farmingdale, NY 11735-3938
 516490078 +The Endo Center at Voorhees, 93 Cooper Road, Suite 100, Voorhees, NJ 08043-4910
 516507505 +WELLS FARGO BANK, N.A., Phelan Hallinan Diamond Jones, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 516562230 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing,
 MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 516490081 +WFFNB/Raymor & Flanigan, PO Box 14517, Des Moines, IA 50306-3517
 516580807 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
 516490080 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
 516490083 +Zorina Dhannie, 449-451 Berkshire Drive, Ventnor City, NJ 08406-1005
 516490082 +Zorina Dhannie, 449-451 Bershire Drive, Ventnor City, NJ 08406-1005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2019 01:16:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 16 2019 01:16:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516490020 E-mail/Text: legal@arsnational.com Mar 16 2019 01:16:05 ARS National Services Inc,
 PO Box 463023, Escondido, CA 92046-3023

516490024 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Mar 16 2019 01:18:06
 Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 92

Date Rcvd: Mar 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516490025 +E-mail/Text: clientrep@capitalcollects.com Mar 16 2019 01:18:01 Capital Collection Service,
PO Box 150, West Berlin, NJ 08091-0150

516490027 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 16 2019 01:09:40 Capital One,
PO Box 30281, Salt Lake City, UT 84130-0281

516490026 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 16 2019 01:09:40 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285

516534156 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 16 2019 01:10:54
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

516490028 +E-mail/Text: bankruptcy@capvs.com Mar 16 2019 01:17:03 Cavalry Portfolio Services,
500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323

516571632 +E-mail/Text: bankruptcy@capvs.com Mar 16 2019 01:17:03 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516490032 +E-mail/Text: documentfiling@lciinc.com Mar 16 2019 01:15:09 Comcast Cable,
1 Comcast Center, Philadelphia, PA 19103-2899

516490033 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 16 2019 01:16:14
Comenity Bank/New York & Co, PO Box 182789, Columbus, OH 43218-2789

516490034 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 16 2019 01:16:14
Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789

516692759 +E-mail/Text: bncmail@w-legal.com Mar 16 2019 01:16:50 Comenity Capital Bank/Paypal Credit,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

516490036 +E-mail/Text: tuscolsup@fisglobal.com Mar 16 2019 01:17:25
Complete Payment Recovery Services, 11601 Roosevelt Blvd, Saint Petersburg, FL 33716-2202

516490040 E-mail/Text: mrdiscen@discover.com Mar 16 2019 01:15:16 Discover Financial Services,
PO Box 15316, Wilmington, DE 19850

516498851 E-mail/Text: mrdiscen@discover.com Mar 16 2019 01:15:16 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516490043 E-mail/Text: data_processing@fin-rec.com Mar 16 2019 01:16:04 Financial Recovery Services,
PO Box 385908, Minneapolis, MN 55438-5908

516490046 +E-mail/Text: Bankruptcy@homebridge.com Mar 16 2019 01:17:46
HomeBridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor,
Iselin, NJ 08830-2761

516490050 +E-mail/Text: bncnotices@becket-lee.com Mar 16 2019 01:15:34 Kohls/CapOne, PO Box 3115,
Milwaukee, WI 53201-3115

516586473 E-mail/Text: bkr@cardworks.com Mar 16 2019 01:14:56 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

516651022 +E-mail/Text: bankruptcydpt@mcsmcg.com Mar 16 2019 01:16:31 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011

516490055 +E-mail/Text: bkr@cardworks.com Mar 16 2019 01:14:56 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001

516490056 +E-mail/Text: bankruptcydpt@mcsmcg.com Mar 16 2019 01:16:31 Midland Credit Management,
8875 Aero Drive, San Diego, CA 92123-2255

516490057 +E-mail/Text: bankruptcydpt@mcsmcg.com Mar 16 2019 01:16:31 Midland Funding, LLC,
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

516490062 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2019 01:33:22
Portfolio Recovery Assoc, Riverside Commerce Center, 120 Corporate Blvd, Suite 100,
Norfolk, VA 23502-4962

516690806 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2019 01:09:39
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

516671081 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2019 01:12:13
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541

516691321 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2019 01:09:39
Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541

516691303 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2019 01:33:22
Portfolio Recovery Associates, LLC, c/o New York & Company, POB 41067, Norfolk VA 23541

516691323 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 16 2019 01:12:17
Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541

516505267 E-mail/Text: bnc-quantum@quantum3group.com Mar 16 2019 01:16:22
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516506427 E-mail/Text: bnc-quantum@quantum3group.com Mar 16 2019 01:16:23
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788

516490073 E-mail/PDF: gecsed@recoverycorp.com Mar 16 2019 01:09:33 SYNCB/Amazon PLCC,
PO Box 965015, Orlando, FL 32896-5015

516490074 E-mail/PDF: gecsed@recoverycorp.com Mar 16 2019 01:09:31 SYNCB/JC Penney, PO Box 965036,
Orlando, FL 32896-5036

516490075 E-mail/PDF: gecsed@recoverycorp.com Mar 16 2019 01:10:47 SYNCB/Lowes, PO Box 965036,
Orlando, FL 32896-5036

516490076 E-mail/PDF: gecsed@recoverycorp.com Mar 16 2019 01:10:47 SYNCB/Old Navy, PO Box 965036,
Orlando, FL 32896-5036

516490077 +E-mail/PDF: gecsed@recoverycorp.com Mar 16 2019 01:12:05 SYNCB/Sams Club, PO Box 965005,
Orlando, FL 32896-5005

516490079 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Mar 16 2019 01:15:01
Verizon, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225

TOTAL: 39

District/off: 0312-1

User: admin
Form ID: pdf901

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Date Rcvd: Mar 15, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516490048 ##+Jersey Shore Federal Credit Union, PO Box 240, Northfield, NJ 08225-0240

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Chad M. Sherwood	on behalf of Joint Debtor Nikki C Lang	chad@sherwoodlegal.com
Chad M. Sherwood	on behalf of Debtor William Scott Lang, Jr.	chad@sherwoodlegal.com
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TOTAL: 8